

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mickey R. Rhoades  
Denise J. Rhoades  
Debtors

Case No. 15-01495-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Apr 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2020.

db +Mickey R. Rhoades, 14957 Hyson School Road, Stewartstown, PA 17363-9495  
jdb +Denise J. Rhoades, 125 Henrietta Street, Apt. 4, Red Lion, PA 17356-2124  
4630942 Anesthesia Associates of York, PO Box 70240, Philadelphia, PA 19176-0240  
4630945 +Constellation New Energy, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724  
4638256 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
4630948 +Memorial Hospital, c/o PASI, PO Box 188, Brentwood, TN 37024-0188  
4672422 +Memorial Hospital of York, c/o PASI, PO Box 188, Brentwood, TN 37024-0188  
4630950 +OSS Orthopaedic Hospital, PO Box 347371, Pittsburgh, PA 15251-4371  
4630951 +Pediatric Care of York, P.C., 2675 Joppa Road, York, PA 17403-5160  
4630954 +The Women's Healthcare Group, 1693 South Queen Street, York, PA 17403-4609  
4630955 +Victoria W. Chen, Esquire, Ste 500-BNY Mellon Indep. Ctr, 701 Market Street,  
Philadelphia, PA 19106-1538  
4630956 +York Hospital, 1001 South George St., York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4636148 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 02 2020 19:59:30 CACH, LLC,  
PO Box 10587, Greenville SC 29603-0587  
4630943 +EDI: RMSC.COM Apr 02 2020 23:43:00 CareCredit/Synchrony Bank, Attn: Bankruptcy Dept,  
PO Box 965061, Orlando, FL 32896-5061  
4630944 +EDI: CITICORP.COM Apr 02 2020 23:43:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
4682891 +EDI: CITICORP.COM Apr 02 2020 23:43:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
4643418 E-mail/Text: camanagement@mtb.com Apr 02 2020 19:58:14 M&T BANK, PO BOX 1288,  
Buffalo, NY 14240  
4630946 E-mail/Text: camanagement@mtb.com Apr 02 2020 19:58:14 M&T Bank, One Fountain Plaza,  
Buffalo, NY 14203  
4630947 +E-mail/Text: apierce@nrsolutionsllc.com Apr 02 2020 19:58:25 M&T Bank,  
c/o National Recovery Solutions, PO Box 322, Lockport, NY 14095-0322  
4630949 +E-mail/Text: Bankruptcies@nragroup.com Apr 02 2020 19:58:36 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
4682903 EDI: PRA.COM Apr 02 2020 23:43:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
4924066 +EDI: Q3G.COM Apr 02 2020 23:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788  
4924065 EDI: Q3G.COM Apr 02 2020 23:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
4630952 EDI: SEARS.COM Apr 02 2020 23:43:00 Sears Credit Cards, PO Box 6283,  
Sioux Falls, SD 57117-6283  
4635641 +EDI: STF1.COM Apr 02 2020 23:43:00 SunTrust Bank, Attn: Support Services,  
P.O. Box 85092, Richmond, VA 23286-0001  
4630953 E-mail/Text: bankruptcymortgage@suntrust.com Apr 02 2020 19:58:14 Suntrust Bank,  
Research & Fulfillment, PO Box 305053, Nashville, TN 37230-5053  
4665721 EDI: ECAST.COM Apr 02 2020 23:43:00 eCAST Settlement Corporation assignee of Citibank, NA,  
POB 29262, New York NY 10087-9262

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
4630941 ##+Advantage Physical Therapy Assoc., 2821 E. Prospect Road, York, PA 17402-9213  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 04, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2020 at the address(es) listed below:

Brian C Nicholas on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
John F Goryl on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
Michael R Caum on behalf of Debtor 2 Denise J. Rhoades mikecaumesq@comcast.net  
Michael R Caum on behalf of Debtor 1 Mickey R. Rhoades mikecaumesq@comcast.net  
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1 Mickey R. Rhoades  
First Name Middle Name Last Name

Debtor 2 Denise J. Rhoades  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:15-bk-01495-HWV**

Social Security number or ITIN xxx-xx-4535  
EIN --\_-----

Social Security number or ITIN xxx-xx-3811  
EIN --\_-----

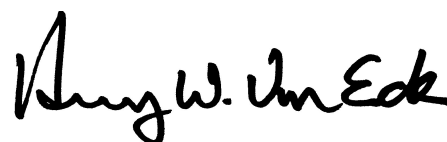
**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mickey R. Rhoades

Denise J. Rhoades

**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Daneisha Dunbar Yancey, Deputy  
Clerk

4/2/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**